

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
NEWARK VICINAGE**



Order Filed on November 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ralph A. Ferro, Jr., Esq. (RF-2229)  
Law Office  
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(973) 200-0988  
Attorney for Debtor  
Christine P. Kruse

_____	)	Case No.: 20-11925 (JKS)
In Re:	)	
	)	Chapter: 13
Christine P. Kruse	)	Judge: John K. Sherwood
	)	
	)	Hearing Date: 11/12/20 @10:00 a.m.
_____ Debtor	)	

**ORDER GRANTING SUPPLEMENTAL CHAPTER 13 FEES**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: November 17,  
2020**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Case No.: 20-11925 (JKS)

The applicant having certified that legal work supplemental to basic Chapter 13 services has been rendered, and no objections having been raised, it is:

**ORDERED** that **Ralph A. Ferro, Jr., Esq.**, the applicant, is allowed a fee of **\$7,700.00** for services rendered and expenses in the amount of **\$34.95** for a total of **\$7,734.95**. The allowance shall be payable:

**X** through the Chapter 13 Plan as an administrative priority.

**X** Plan Payments will increase

- Current Plan payments are: \$1,335.00
- Beginning November 1, 2020, Plan payments will increase to \$1,484.00

In re:  
Christine P. Kruse  
Debtor(s)

Case No. 20-11925-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 18, 2020

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CARVANA LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Christine P. Kruse ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5